

WHAT IS CLAIMED IS:

1                   1.       A method for prepaying for goods or services, the method comprising:  
2                   receiving a set of identifiers from a consumer provider that are associated with  
3                   a good or a service of the consumer provider;  
4                   receiving a request to pay for the good or service, wherein the request includes  
5                   one of the identifiers and a payment;  
6                   creating an electronic record of the payment; and  
7                   electronically sending the payment record to the consumer provider.

1                   2.       A method as in claim 1, further comprising electronically transferring  
2                   the payment to a bank account of the consumer provider.

1                   3.       A method as in claim 1, further comprising sending information from  
2                   the payment record to a switch that is configured to add minutes to a cell phone based on the  
3                   information.

1                   4.       A method as in claim 1, wherein the request is entered into a terminal  
2                   having a processor, and wherein the payment record is transferred electronically from the  
3                   terminal to a host computer.

1                   5.       A method as in claim 4, wherein the payment record is further  
2                   transmitted from the host computer to the consumer provider.

1                   6.       A method as in claim 4, wherein the set of identifiers are associated  
2                   with enrollment information obtained from consumers enrolling with the consumer provider,  
3                   and further comprising electronically sending enrollment information from the consumer  
4                   provider to the host computer.

1                   7.       A method as in claim 6, further comprising periodically receiving  
2                   updated enrollment information at the host computer.

1                   8.       A method as in claim 1, wherein the identifiers are associated with  
2                   stored value cards, wherein the request to pay for the service comprises a request to pay for  
3                   one of the cards, and wherein receipt of the electronic payment record is used to activate the  
4                   stored value card.

1 9. A method as in claim 8, wherein the stored value card includes phone  
2 time.

1 10. A method as in claim 1, wherein at least some of the identifiers are  
2 associated with a payment amount as determined by the consumer provider.

1 11. A method as in claim 10, wherein the payment amount is for a good  
2 offered by a consumer provider over the television.

1 12. A payment system, comprising:  
2 a host computer; and  
3 a database associated with the host computer, the database having a record of a  
4 set of identifiers that are associated with a consumer provider;  
5 wherein the host computer is configured to receive a record containing one of  
6 the identifiers along with information on a payment, to send information from the record to  
7 the consumer provider, and to electronically facilitate the sending of the payment to a bank of  
8 the consumer provider.

1 13. A system as in claim 12, further comprising at least one terminal  
2 having a processor that is capable of communicating with the host computer, and wherein the  
3 terminal is configured to receive the identifier and payment information and to transmit the  
4 payment information to the host computer.

1 14. A system as in claim 12, further comprising a switch in communication  
2 with the host computer, wherein the switch is configured to add phone time to a phone upon  
3 receipt of the payment information from the host computer.

1 15. A system as in claim 13, further comprising a printer coupled to the  
2 terminal to print a receipt showing the payment.

1 16. A method for prepaying for a service, the method comprising:  
2 receiving a set of identifiers from a consumer service provider that are  
3 presentable to the consumer service provider to receive a service from the consumer service  
4 provider;  
5 receiving a request to pay for the service along with a payment;  
6 associating the payment with one of the identifiers;

creating an electronic record of the payment along with the associated identifier; and  
issuing a receipt that includes the identifier, wherein the identifier is presentable to the consumer service provider to receive the service.

17. A method as in claim 16, further comprising entering information on the payment into a terminal having a processor and that contains a record of the associated identifier.

18. A method as in claim 17, further comprising sending the payment information and the associated identifier from the terminal to a host computer.

19. A method as in claim 18, further comprising sending the payment information and the associated identifier from the host computer to the consumer service provider.

20. A method as in claim 16, wherein each identifier is associated with a fixed payment amount.

21. A method as in claim 16, wherein the receipt comprises a sheet of paper having the identifier printed thereon.

22. A method as in claim 16, further comprising sending the payment to a bank account of the consumer service provider, and sending payment information along with the associated identifier to the consumer service provider.

23. A method as in claim 16, wherein the service comprises phone service, and further comprising adding time to the phone upon presentment of the identifier to the consumer service provider.

24. A system to facilitate the prepayment of services, the system comprising:  
a terminal having an input device and a printer;  
a host computer having a record of identifiers that are associated with a service;

wherein the terminal is capable of communicating with the host computer to receive the identifiers, of receiving payment information using the input device, of

8 associating one of the identifiers with the payment information, and to send payment  
9 information and the associated identifier back to the host computer, and wherein the terminal  
10 is configured to print a receipt with the identifier.

1 25. A method for activating a service, the method comprising:  
2 electronically receiving account information from a consumer service  
3 provider, the account information including a required payment for service activation;  
4 receiving a request to make the required payment along with the payment;  
5 entering payment information into a terminal and creating an electronic record  
6 of the payment; and  
7 issuing an identifier that is presentable to the consumer service provider to  
8 activate the service.

1 26. A method as in claim 26, further comprising sending the payment  
2 information and the associated identifier to a host computer.

1 27. A method as in claim 27, further comprising sending the payment  
2 information and the associated identifier from the host computer to the consumer service  
3 provider.

1 28. A method as in claim 26, wherein the identifier is issued on a receipt  
2 comprising a sheet of paper having the identifier printed thereon.

1 29. A method as in claim 26, further comprising sending the payment to a  
2 bank account of the consumer service provider, and sending payment information along with  
3 the associated identifier to the consumer service provider.

1 30. A method as in claim 26, wherein the service comprises phone service,  
2 and further comprising activating a phone upon presentation of the identifier to the consumer  
3 service provider.

1 31. A system to facilitate the activation of services, the system comprising:  
2 a terminal having an input device and a printer;  
3 a host computer having a service activation account information and an  
4 associated identifier;  
5 wherein the terminal is capable of communicating with the host computer to

6 receive the service account information and the associated identifier, of receiving payment  
7 information using the input device, of associating the identifier with the payment information,  
8 and to send payment information and the associated identifier back to the host computer, and  
9 wherein the terminal is configured to print a receipt with the identifier; and  
10 wherein the identifier is presentable to the consumer service provider to  
11 activate the service.

1 32. A payment method, comprising:  
2 receiving a request from a payor to pay a payee a payment, wherein the  
3 request includes the location of the payee;  
4 entering the request into a terminal;  
5 calculating a tax that is associated with the payment;  
6 receiving the payment and the associated tax from the payor and entering  
7 payment information into the terminal;  
8 electronically sending the payment and the tax to a bank account of the payee  
9 from the terminal.

1 33. A method as in claim 33, further comprising sending an electronic  
2 report to the payor showing the amount of payment and the tax.

1 34. A method as in claim 33, further comprising establishing a  
2 communication link between the terminal and a host computer, and wherein the host  
3 computer is configured to calculate the tax based on the location of the payee.

1 35. A method as in claim 33, further comprising displaying the amount of  
2 the tax at the terminal.

1 36. A method as in claim 33, further comprising producing a receipt  
2 having an identifier that indicates payment has been made.

1 37. A payment system, comprising:  
2 a terminal having an input device and a printer;  
3 a host computer that is configured to communicate with the terminal; and  
4 a database associated with the host computer;  
5 wherein the terminal is configured to receive payment information along with  
6 a location of a payor, wherein the host computer is configured to obtain tax information from

7 the database based on the location of the payor and to transmit the tax information to the  
 8 terminal, wherein the terminal is configured to display the tax information and to transmit  
 9 payment information to the host, and wherein the host computer is configured to transmit the  
 10 payment information to a payee and to facilitate an electronic transfer of the payment and the  
 11 tax to a bank account of the payee.